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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/305,331	05/04/1999	GEORGE VICTOR GUYAN	10022/246-1	1963

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EXAMINER
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ROBINSON BOYCE, AKIBA K

ART UNIT	PAPER NUMBER
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3623

DATE MAILED: 06/30/2003

24

Please find below and/or attached an Office communication concerning this application or proceeding.

# Office Action Summary

Application No.

09/305,331

Applicant(s)

GUYAN ET AL.

Examiner

Akiba K Robinson-Boyce

Art Unit

3623

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on 4/28/03.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 22-51 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 22-28 and 31-37 is/are rejected.
- 7) ☒ Claim(s) 29-30, 38-51 is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

## Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

## Attachment(s)

- 1) ☐ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) 23.
- 4) ☐ Interview Summary (PTO-413) Paper No(s). \_\_\_\_\_.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_.

## **DETAILED ACTION**

### ***Status of Claims***

1. Due to communications filed 4/28/03, the following is a non-final office action. Claims 22-51 are pending in this application and have been examined on the merits. Claims 1-21 have been cancelled and independent claims 22, 31 and 36 have been amended. Claims 22-28 and 31-37 are rejected. Claims 29-30 and 38-51 are objected to. The previous rejection has been withdrawn and the following rejection reflects the claims as amended.

### ***Continued Examination Under 37 CFR 1.114***

2. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 4/28/03 has been entered.

### ***Allowable Subject Matter***

3. Claims 29-30 and 38-51 are objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

***Claim Rejections - 35 USC § 102***

4. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless -

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

5. Claims 22-28 and 31-37 are rejected under 35 U.S.C. 102(b) as being anticipated by Abbruzzese (US 5557515 A, 1996).

The present invention claims an insurance database, a task database, and client/server arrangement for event-driven task processing using automation in the art of "workflow" systems with specific application to insurance claims processing. The particular mechanism for initiating tasks for claims processing relies on the occurrence of "events" described generally in the specification (pages 183-186) as events *that have occurred in the life of various entities like claims*. The specification teaches object-oriented component-based software theory, then defines the invention with block diagrams and conceptual, high-level functional descriptions of software components for enabling users to perform tasks related to claims processing.

Abbruzzese also discloses an event-driven workflow system for insurance claims processing in comprehensive detail, as compared to the present application disclosing no details of claims processing, teaching the essential operation of

insurance claims processing in terms of activities performed by agents to resolve insurance claims. *Abbruzzese's* description of the events driving the system through the tasks of insurance claims processing indicates its underlying functionality anticipates the present invention as broadly claimed.

Specifically, as to claim 22, *Abbruzzese* teaches claims processing as a task performed by an insurance organization (column 1, lines 27-43), including:

*An insurance transaction database for storing information related to an insurance transaction* (Col. 3, lines 37-43, Loss Claim Database);

*A task library database for storing rules for determining tasks to be completed upon an occurrence of an event*, (column 3, line 44, to column 4, line 44, [functionally equivalent to the series of input screens called Loan Processing Transactions (LPTX) in the prior art, whose presentation embodies "rules" for performing tasks related to each particular line of business subject to the claim1. Rules for determining tasks are inherent in the order and presentation of the input screens for each claims process. For example, Figure 1 shows at least one rule for determining the task "MAKE COPY", i.e., if the Notice of Loss is not received in duplicate, then make a copy. The *task library* is the collection of these rules and screens that form the LPTX]).

*A client component in communication with the insurance transaction database configured for providing information relating to the insurance transaction, said client computer enabling access by an assigned claim handler to a plurality of tasks that achieve an insurance related goal upon completion*, (Col. 3, lines 44-55, [(Operator

accessing the local computer through a terminal], Col 4, lines 27-34, [where information about the insurance transaction is represented by the summarization of the claim transaction], Col. 4, lines 27-34, [where the plurality of tasks are represented by the special procedures]);

*And a server component in communication with the client component, the transaction database and the task library database, the server component including an event processor, a task engine and a task assistant, (Col. 3, lines 44-55, [the local computer]);*

Abbruzzese further discloses that the system is driven by events (see at least Fig. 32 and related text). Figure 16 and related text demonstrates at least how the LPTX are driven by the event of receiving incoming claim-related documents by fax, mail, or telephone report events. The event of document arriving triggers an appropriate task such as routing the document image to an appropriate queue for review by a supervisor (see Fig. 11) and subsequent routing to an agent at the client component (the remote terminal, see Fig. 5-6). In at least the manner described above, Abbruzzese teaches functionality inherent in performing the event-driven, insurance claims processing workflow as recited in the remaining limitations of claim 22, namely:

*wherein the event processor is triggered by application events associated with a change in the information, and sends an event trigger to the task engine;*

*wherein in response to the event trigger, the task engine identifies rules in the task library database associated with the event and applies the information*

*to the identified rules to determine the tasks to be completed, and populates on a task assistant the determined tasks to be completed,*

*wherein the task assistant transmits the determined tasks to the client component.*

As to claim 31, Abbruzzese teaches generating tasks for claim processing to be performed by an insurance organization (column 1, lines 27-43), including:

*monitoring a transaction database containing information relating to an insurance transaction,*(column 3, lines 37-43, [See Loss Claim Database and related text on accessing the insurance database]);

The *task library database for storing rules for determining tasks to be completed upon an occurrence of an event* is functionally equivalent to the series of input screens called Loan Processing Transactions (LPTX) in the prior art, whose presentation embodies "rules" for performing tasks related to each particular line of business subject to the claim (column 3, line 44, to column 4, line 44). Rules for determining tasks are inherent in the order and presentation of the input screens for each claims process. For example, Figure 1 shows at least one rule for determining the task "MAKE COPY", i.e., if the Notice of Loss is not received in duplicate, then make a copy. The *task library* is the collection of these rules and screens that form the LPTX.

Abbruzzese further discloses that the system is driven by events (see at least Fig. 32 and related text). Figure 16 and related text demonstrates at least how the LPTX are driven by the event of receiving incoming claim-related documents by fax,

mail, or telephone report events. The event of document arriving triggers an appropriate task such as routing the document image to an appropriate queue for review by a supervisor (see Fig. 11) and subsequent routing to an agent at the client component (the remote terminal, see Fig. 5-6). In at least the manner described above, Abbruzzese teaches functionality inherent in performing the event-driven, insurance claims processing workflow as recited in the limitations of claim 31, namely:

*in response to certain changes in the information, identifying an event associated with the change;*

*in response to the identified event, retrieving rules stored in a rules database, said retrieved rules being associated with said identified event;*

*determining a task to be completed based on said retrieved rules and on the information;*

and finally, Abbruzzese discloses:

*assigning said task to a claim handler or group of claim handlers for completion,*  
(see at least column 1, lines 37-39, [See Supervisor assigns task to "handler"]);

*providing said task to a client component accessible by an assigned claim client component, (Col. 1, lines 40-42);*



*displaying information associated with said task on a user interface of said client component, (See at least Tables IV to XX showing user interface display and entry of information relating to claims processing tasks);*

*capturing data entered through the user interface and storing said data in said transaction database, (See at least Tables IV to XX showing user interface display and entry of information relating to claims processing tasks);*

*and identifying said task as completed, (See at least column 2, lines 9-15 completion of work on the claim [task]).*

As to *claim 36*, Abbruzzese teaches generating tasks for claim processing to be performed by an insurance organization (column 1, lines 27-43), including:

*transmitting information related to an insurance transaction, (See electronically routing images to a staff member, OCR'ing the images to the insurance information database, and transmitting information via LPTX screens [column 3]).*

*determining characteristics of the information related to the insurance transaction, (See column 4, lines 6-19, discovering of type of claim, property, information about insured, etc.);*

The *task library database for storing rules for determining tasks to be completed upon an occurrence of an event* is functionally equivalent to the series of input screens called Loan Processing Transactions (LPTX) in the prior art, whose presentation

embodies "rules" for performing tasks related to each particular line of business subject to the claim (column 3, line 44, to column 4, line 44). Rules for determining tasks are inherent in the order and presentation of the input screens for each claims process. For example, Figure 1 shows at least one rule for determining the task "MAKE COPY", i.e., *if the Notice of Loss is not received in duplicate, then make a copy*. The *task library* is the collection of these rules and screens that form the LPTX.

Abbruzzese further discloses that the system is driven by events (see at least Fig. 32 and related text). Figure 16 and related text demonstrates at least how the LPTX are driven by the event of receiving incoming claim-related documents by fax, mail, or telephone report events. The event of document arriving triggers an appropriate task such as routing the document image to an appropriate queue for review by a supervisor (see Fig. 11) and subsequent routing to an agent at the client component (the remote terminal, see Fig. 5-6). In at least the manner described above, Abbruzzese teaches functionality inherent in performing the event-driven, insurance claims processing workflow as recited in the limitations of claim 36, namely:

*applying the characteristics of the information related to the insurance transaction to rules to determine a task to be completed;*

*transmitting the determined task to a task assistant, wherein the task assistant displays the determined task;*

*allowing an authorized user to edit and perform the determined task and to update the information related to the insurance transaction in accordance with the determined task;*

and finally, Abbruzzese discloses:

*storing the updated information related to the insurance transaction, [Stored to the Loss Claim database];*

*generating a historical record of the completed task, (column 4, lines 58-67, [a historical record of activity (tasks)]).*

As to claims 24, 27 and 37, Abbruzzese discloses work management of insurance claims processing that would necessarily be determined by "characteristics" governed by regulation, account servicing commitments, and best practices in insurance claim processing, and one skilled in the art would have recognized such characteristics as inherent to the design of an insurance claims processing system of which Abbruzzese is exemplary. The library of tasks thus consists of a "standardized" list of tasks based on these "characteristics".

As to claim 25, Abbruzzese discloses task due dates (column 4, lines 46-57).

As to claim 26, Abbruzzese discloses an historical record of activity (see Activity Log (column 4, lines 58-67)).

As to claim 28 , Abbruzzese discloses collection of specific information on the policy, the claim, the participant (insured), and line of property (see Tables IV to XX). These are the *levels* described by the specification as different groups of information collected for claims processing. Abbruzzese discloses a "claim folder" as the collection of information on a claim in the Loss Claim database.

As to claim 34, Abbruzzese discloses information related to the insurance transaction is a claim under an insurance policy (see Background). Claims under an insurance policy are inherently claims for a compensation.

As to claim 32, Abbruzzese teaches completion of work on the claim task must result in an indication in the insurance claim database (column 2, lines 9-15).

Abbruzzese also teaches that "Once an LPTX has been completed it cannot be altered." Storing in the "transaction database" that a claim processing task has been completed is inherent to the functioning of the system.

As to claims 23, 33, and 35, Abbruzzese discloses a *task library database for storing rules for determining tasks to be completed upon an occurrence of an event* is functionally equivalent to the series of input screens called Loan Processing Transactions (LPTX) in the prior art, whose presentation embodies "rules" for performing tasks related to each particular line of business subject to the claim (column 3, line 44, to column 4, line 44). To prepare such LPTX screens requires the use an interface for entering the rules for determining tasks and the order and presentation of the LPTX input screens for each claims process.

***Response to Arguments***

6. Applicant's arguments filed 2/20/03 have been fully considered but they are not persuasive. All claims stand rejected over grounds of the previous office action.

The applicant argues that the LPTX screens do not include a list of tasks claimed. However, Abbruzzese et al discloses that information regarding special procedures to be undertaken in the processing of the claim are listed in a claim file which can be accessed by a supervisor or directly routed to a particular claim handler. This is shown in Col. 4, lines 6-12 w/ Col. 4, lines 27-31).

The applicant also argues that the steps of the Abbruzzese patent appear to be a manual process and are not performed by a computer system. However, it is disclosed that Abbruzzese's system and method provides automated work management (See Col. 2, lines 61-63). In addition, Abbruzzese discloses that the method of the invention is computer-implemented as shown in col. 141, line 57-Col. 132, line 55. Once the information about the claim is in the system, the processing of the data is automated.

The applicant finally argues that the LPTX screen relied upon by the examiner is related to data entry steps, which are prior to a claim being assigned to a claim handler. However, once the data are entered into the LPTX screens, this data is stored in a local database (See Col. 4, lines 27-29), meaning that the data can be retrieved and accessed later, even after a claim is assigned to a claim handler.

***Conclusion***

Art Unit: 3623

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Akiba Robinson-Boyce whose telephone number is (703) 305-1340. The examiner can normally be reached Monday-Friday, 8:30 am-5pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Tariq Hafiz can be reached on 703-305-9643. The fax phone numbers for the organization where this application or proceeding is assigned are 703-746-7238 [After final communications, labeled "Box AF"], 703-746-7239 [Official Communications], and 703-746-7150 [Informal/Draft Communications, labeled "PROPOSED" or "DRAFT"].

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Receptionist at telephone number (703) 308-1113.



A. R. B.  
June 26, 2003



TARIQ R. HAFIZ  
SUPERVISORY PATENT EXAMINER  
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